D. AMENDMENTS TO CLAIMS

Claim 1: (currently amended) (previously amended) (previously rejected)

A computer based and operated identity authentication system for verifying the identity of an individual and yielding identity verification information providing said identity verification information to [an] a central processing unit for access by a third party entity seeking said identity authentication information [of] as to said individual, comprising:

(a)　collecting multiple information aspects relating to the identity of said individual and entering such information aspects into said computer based system;

(b)　assigning rating scores for each of said information aspects of said individual; and where R1, R2, R3 and RN are rating factors for individual assigned traits for said individual, in which RT is the total rating score for the total of R1 + R2 + R3...RN is the rating score for personal identity authentication, R1 is the rating score for personal identity R2 is the rating for credit history and R3 is the rating score for residential stability and RN can be any characteristic assigned by said system user ; and entering said rating scores into said computer based system;

(c)　compiling on said computer based system each of said rating scores for each said information aspects to achieve a total rating score for all of said information aspects for said identity

authentication, of said individual, <u>pursuant</u> to the <u>said</u> <u>formula of</u> <u>RT as</u> <u>the total rating score for R1 + R2 + R3 and RN.</u>

(d)   providing said rating score to said <u>to said central</u> [entity] <u>unit</u>

seeking identity authentication of said individual<u>,</u> for said <u>entity</u>

<u>to accept or</u> reject <u>the identity verification as to said</u> individual;

Claim 2 (currently amended) (previously amended) (previously rejected)

A computer based and operated identity authentication system for verifying the identity of an individual seeking <u>application</u> approval by <u>a third party</u> entity and providing identity verification <u>information</u> to identity verification information seeking said identity authentication of said individual <u>comprising:</u>

(a)   collecting multiple information aspects relating to the identity of said individual and entering such information aspects into said computer based system;

(b)   assigning numerical rating scores for each of said information aspects of said individual and entering said rating scores into said computer based system;

(c)   assigning rating scores for each of said information aspects of said individual; <u>and where R1, R2, R3 and RN are rating factors for</u> <u>individual assigned traits for said individual, in which RT is the total</u> <u>rating score for the total of R1 + R2 + R3...RN wherein R1 is the</u> <u>rating score for personal identity authentication. R2 is the rating</u> <u>for credit history and R3 is the rating score for residential stability</u> <u>and RN can be any characteristic assigned by said system user;</u> <u>and entering said rating scores into said computer</u> <u>based system;</u>

(d)   <u>adding in said computer based system each of said numerical</u> <u>scores for each said information aspects for said individual for a</u> <u>total numerical score for said identity authentication process [-] and</u>

processing of said individual in said system said computation being accomplished by computer means in said computer based authentication system using said stated mathematical formula;

(e) providing said numerical score to said entity seeking identity authentication of said individual for said entity to accept or reject said application of said individual;

(f) rejection or acceptance is made in said system by said third party entity based on the determination by said third party entity on said total rating [sores] score.

(g) computer based notification of a third party's entity as to said individual into said computer system.

Claim 3: (Cancelled)

Claim 4 (currently amended) (previously amended) (previously rejected)

A computer based identity authentication system for <u>providing identity</u> authentication information verifying the identity of an individual and providing said identity authentication to an entity seeking said identity authentication of said individual, for rejection or acceptance by said entity comprising:

(a)   accumulating identity information about an individual;

(b)   placing said identity information into a computer program;

(c)   placing a mathematical score on each of said accumulated identity information of said individual, and adding said total score of all accumulated identity information pursuant to the following formula processed in said computer system;

$$RT = R1 + R2 + R3....+RN$$
Where RT = total rating score
and R1, R2, R3 and RN are individual credibility traits.

(d)   providing said mathematical score information to said entity to determine acceptance or rejection of said individual;

(e)   rejecting or accepting said individual by said entity depending on the total score of said individual as reported to said entity;

(f)   <u>communicating said mathematical score to a central processing unit for access by said third party entity to said central processing unit.</u>

(g)   <u>communicating said mathematical score to a central processing unit for access by said third party entity to said central processing unit.</u>

Claim 5 (currently amended) (previously amended) (previously rejected):

A system for authenticating the identity status of an individual for establishing for said individual identity status utilizing a computer bases system:

    (a)   collecting multiple information aspects relating to the identity of said individual and placing such information in such computer system;

    (b)   assigning rating scores for each of said information aspects of said individual and placing said scores in said computer system;

    (c)   adding said computer based system each of said rating scores for each, said information aspects for a total rating score for said identity authentication, said adding accomplished through computer processing means in said computer based system;

    (d)   providing said resultant rating score to said entity seeking identity authentication of said individual.

    (e)   <u>communicating said mathematical score to a central processing unit for access by said third party entity to said central processing unit.</u>

Claim 6 (currently amended) (previously amended) (previously rejected:

A computer based system for rating credibility of an individual among various

individuals establishing one or more credibility traits for rating purposes,

establishing a mathematical rating scale for each of said credibility traits through

computer processing through the following formulations:

$$RT = R1 + R2 + R3....+RN$$
Where RT = total rating score
and R1, R2, R3 and RN are individual credibility traits.

and wherein R1 is the rating score for personal identity authentication, R2

is the rating score for credit history, <u>and R3 is residential stability;</u>

Claim 7 (currently amended) (previously amended) (previously rejected:

A system for rating credibility worthiness of an individual comprising of the following steps:

(a)   assigning various categories to rate an individual;

(b)   providing a rating scale for each of said categories;

(c)   calculating an overall rating score for the total of each said rated category using a computer means to calculate same;

(d)   means to communicate confidentially said score to a third party;

(e)   communicating said mathematical score to a central processing unit for access by said third party entity to said central processing unit.

(f)   providing means in such system for said individual's input into said system for adding additional information on said individual's data base in said system.

Claim 8 (currently amended) (previously amended) (previously rejected:

A method for a <u>a computer based system</u> which generates a credibility rating for

[individual] <u>an individual</u> and organization entities based upon validity of identity

facts and credibility of an entity comprising:

collecting multiple information aspects relating to the identity and

credibility of said entity and entering same in [a] <u>said</u> computer <u>based</u>

<u>system for</u> evaluating and assigning rating scores for each of said

information aspects of said entity and processing same in said computer

[;] <u>system;</u> and adding said rating scores for a total rating score of the

credibility of said entity through said computer pursuant to a rating method

processor on said computer <u>system</u> based system employing the following

formula:

$$RT = R1 + R2 + R3....+RN$$
Where RT = total rating score
and R1, R2, R3 and RN are individual credibility traits.
And communicating said total rating score to said entity for evaluation of said

score by <u>said entity and wherein R1, R2 R3 and RN are rating factors of</u>

<u>individual assigned traits for said individual, in which RT is the total rating</u>

<u>score for R1 + R2 + R3 and RN, and wherein R1 is the rating score for</u>

<u>personal identity authentication, R2 is the rating score for credit history</u>

<u>and R3 is the rating score for residential stability and wherein utilization is</u>

<u>additionally made of computer based averaging of the individual rating</u>

<u>factor R1, R2, R3 ...RN and using the average as a rating score for said</u>

<u>information.</u>

Caim 9: (currently amended):

A method for a system which generates a credibility rating for individuals and organization entities based upon validity of identity facts and credibility [of] <u>for</u> an entity comprising:

collection means for collecting multiple information aspects relating to the identity and credibility of said entity, said collection information aspects entered into a computer;

evaluation means for evaluating and assigning rating scores for each of said information aspects of said entity, using said computer to process said scores; deploying said data on a computer system for adding said rating scores on said computer for a total rating score of the credibility of said individual, using said computer to said adding and commanding said score to said entity.

collecting multiple information aspects relating to the identity and credibility of said entity and entering same in [a] <u>said</u> computer <u>based</u> <u>system for</u> evaluating and assigning rating scores for each of said information aspects of said entity and processing same is said computer [;] <u>system</u>; and adding said rating scores for a total rating score of the credibility of said entity through said computer pursuant to a rating method processor on said computer <u>system</u> based system employing the following formula:

$$RT = R1 + R2 + R3....+RN$$
Where RT = total rating score
and R1, R2, R3 and RN are individual credibility traits.

And communicating said total rating score to said entity for evaluation of said score by said entity and wherein R1, R2 R3 and RN are rating factors of individual assigned traits for said individual, in which RT is the total rating score for R1 + R2 + R3 and RN, and wherein R1 is the rating score for personal identity authentication, R2 is the rating score for credit history and R3 is the rating score for residential stability and wherein utilization is additionally made of computer based averaging of the individual rating factor R1, R2, R3 ...RN and using the average as a rating score for said information.